## UNITED STATES BANKRUPTCY COURT DISTRICT OF MASSACHUSETTS EASTERN DIVISION

IN RE:  Mary Josephine Breton & Rafael Armando Breton	CHAPTER 13 CASE NO. 11-20597-FJB
Debtors	

# STIPULATION ON JP MORGAN CHASE BANK, NA, AS SERVICER FOR DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR LONG BEACH MORTGAGE TRUST 2006-1'S MOTION FOR RELIEF

Now comes JP Morgan Chase Bank, NA, as servicer for Deutsche Bank National Trust Company, as Trustee for Long Beach Mortgage Trust 2006-1 ("Chase") and Mary Josephine Breton and Rafael Armando Breton ("Debtors") and stipulate as follows:

1. The total post-petition arrearage as of June 14, 2013 is \$5,533.40. This consists of the following post-petition payments and charges:

	<b>Total Amount Due</b>	\$ 5,533.40
Funds in Suspense		\$ (110.08)
Attorneys Fees and Costs		\$ 876.00
Payments: 04/13 – 06/13	3 @ \$1,589.16	\$ 4,767.48

2. The payments are due on the first of the month with a 15 day grace period. On or before the 15<sup>th</sup> of each month commencing on July 1, 2013 thereafter through September 1, 2013, the Debtors shall make payments as set forth below:

### **Stipulation Payment Schedule**

<b>Payment Due</b>	<b>Monthly Payment</b>	Arrearage	<b>Total Monthly</b>
Date	Amount	Amount	<b>Payment</b>
07/01/13	\$1,589.16*	\$1,844.47	\$3,433.63
08/01/13	\$1,589.16*	\$1,844.47	\$3,433.63
09/01/13	\$1,589.16*	\$1,844.47	\$3,433.63

<sup>\*</sup>If the Debtors receive notice of a change to the regular monthly mortgage payment amount within the life of the Stipulation, the Debtors shall make the appropriate adjustment to the total monthly amount due. The monthly arrearage amount will not change. All payments should be made payable to JPMorgan Chase Bank and sent to the

following address:

JPMorgan Chase Bank, N.A. Mail Code: OH4-7119 3415 Vision Drive Columbus, OH 43219

- 3. Commencing October 1, 2013, and monthly thereafter, the Debtors shall make their regular monthly post-petition payments in the amount of \$1,589.16 subject to change pursuant to the terms of the Note and Mortgage.
- 4. IF THE DEBTORS FAIL TO MAKE SAID PAYMENTS BY THE DATES SPECIFIED IN PARAGRAPH TWO OF THIS STIPULATION, RELIEF FROM STAY MAY BE GRANTED WITHOUT HEARING BY THE COURT UPON LENDER FILING A CERTIFICATE OF NON-COMPLIANCE AFTER TEN (10) DAYS NOTICE OF DEFAULT TO THE DEBTORS AND TO DEBTORS' ATTORNEY, BY FIRST CLASS MAIL, POSTAGE PREPAID, OR FACSIMILE. A \$50.00 FEE SHALL BE CHARGED FOR EACH NOTICE OF DEFAULT AND A \$150.00 FEE SHALL BE CHARGED FOR EACH CERTIFICATE OF NON-COMPLIANCE NEEDED THROUGHOUT THE LIFE OF THIS STIPULATION AGREEMENT. THE DEBTORS HAVE THE RIGHT TO OBJECT TO THE CERTIFICATE OF NON-COMPLIANCE ONLY ON THE BASIS THAT THE PAYMENTS WERE MADE TIMELY UNDER THE STIPULATION.
- 5. The terms of this Stipulation shall be null and void if the case is converted or dismissed.

Agreed to on this 27th day of June, 2013

JP Morgan Chase Bank, NA, as servicer for Deutsche Bank National Trust Company, as Trustee for Long Beach Mortgage Trust 2006-1, By its attorney,

/s/ Rian K. Vernon

Rian K. Vernon, Esquire BBO# 662635 HARMON LAW OFFICES, P.C. P.O. Box 610345 Newton Highlands, MA 02461-0345 781-398-4800 mabk@harmonlaw.com /s/ Dax B. Grantham\_

Mary Josephine

Armando Breton,

By their Attorney,

Breton

Rafael

and

Dax B. Grantham, Esquire Grantham Cencarik, P.C. 271 Cambridge Street Suite 203 Cambridge, MA 02141 617-497-7141 dbg@boston-legal.com

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#### CERTIFICATE OF SERVICE

I, Rian K. Vernon, Esquire, state that on June 27, 2013, I electronically filed the foregoing Stipulation with the United States Bankruptcy Court for the District of Massachusetts using the CM/ECF System. I served the foregoing document on the following CM/ECF participants:

Dax B. Grantham, Esquire for the Debtors Gail M. Lareau, Esquire for Lynn Water & Sewer Commission Carolyn Bankowski, Esquire, Chapter 13 Trustee John Fitzgerald, Esquire, Assistant U.S. Trustee Recovery Management Systems Corporation

I certify that I have mailed by first class mail, postage prepaid, the documents electronically filed with the Court on the following non CM/ECF participants:

/s/ Rian K. Vernon Rian K. Vernon, Esquire BBO# 662635

Rafael Armando Breton 23 Allen Avenue Lynn, MA 01902

Mary Josephine Breton 23 Allen Avenue Lynn, MA 01902

Midland Funding LLC, by American InfoSource LP PO Box 4457 Houston, TX 77210